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NOTICE OF ALLOWANCE AND FEE(S) DUE

25537 7590 07/13/2010

VERIZON
PATENT MANAGEMENT GROUP
1320 North Court House Road
9th Floor
ARLINGTON, VA 22201-2909

EXAMINER

CHEUNG, MARY DA ZHI WANG

ART UNIT

PAPER NUMBER

3694

DATE MAILED: 07/13/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/950,025

09/12/2001

Shawn Wiederin

COS01007

1705

TITLE OF INVENTION: SYSTEMS AND METHODS FOR MONETARY TRANSACTIONS BETWEEN WIRED AND WIRELESS DEVICES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	10/13/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

25537 7590 07/13/2010

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1320 North Court House Road
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ARLINGTON, VA 22201-2909**

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/950,025 09/12/2001 Shawn Wiederin COS01007 1705

TITLE OF INVENTION: SYSTEMS AND METHODS FOR MONETARY TRANSACTIONS BETWEEN WIRED AND WIRELESS DEVICES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional NO \$1510 \$300 \$0 \$1810 10/13/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
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CHEUNG, MARY DA ZHI WANG 3694 705-064000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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09/950,025	09/12/2001	Shawn Wiederin	COS01007	1705
25537	7590	07/13/2010	EXAMINER	
VERIZON PATENT MANAGEMENT GROUP 1320 North Court House Road 9th Floor ARLINGTON, VA 22201-2909			CHEUNG, MARY DA ZHI WANG	
			ART UNIT	PAPER NUMBER
			3694	
			DATE MAILED: 07/13/2010	

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 458 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 458 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	09/950,025	WIEDERIN, SHAWN	
	Examiner	Art Unit	
	MARY CHEUNG	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 5/10/2010.
2. ☒ The allowed claim(s) is/are 2,4-6,8,9,12-16,18,19,22-26,28,29,32-36,38,39 and 41-46.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | <ol style="list-style-type: none"> 5. <input type="checkbox"/> Notice of Informal Patent Application 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance 9. <input type="checkbox"/> Other _____. |
|--|---|

/Mary Cheung/
Primary Examiner, Art Unit 3694

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
2. Authorization for this examiner's amendment was given in a telephone interview with James Bennin on July 2, 2010.
3. The application has been amended as follows:

Please amend paragraph 0027 of the Specification as follows:

If the submitted password is correct, the payment processing system 500, in cooperation with the user profile database 560, the controller 510 and the memory 530 verifies the account status, device identification and/or user information. If the transaction is unauthorized, for example, if there are insufficient funds, if the account has been disabled, if previous fraudulent activity ~~[[or]]~~ of a user ~~[[have]]~~ has been detected, or the like, a message can be forwarded to the user to that affect. If the transaction is authorized, the payment processing system 500, in cooperation with the user profile database 560, determines if a payee profile is available. If a payee profile is not available, the profile determination device 540 can determine or request a payee profile. For example, the payment processing system 500, in cooperation with the profile determination device 540, the controller 510, the I/O interface 520 and the memory 530,

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can prompt the credited device 400 for profile information, which can, for example, be stored in the memory 430. The information received from the credited device 400 is then stored in the user profile database 560. Alternatively, the profile determination device 540 can determine a profile for the credited device 400, based on, for example, a look-up technique, identification information, e.g., a presence, another profile database, or the like.

Please amend the claims as follows:

1. (canceled)
2. (previously presented) The system of claim 42, where the payment processing system includes a profile determination device that determines the profile associated with the user and the profile associated with the payee.
3. (canceled)
4. (previously presented) The system of claim 2, where the profile determination device determines the profile associated with the payee based on at least one of a look-up technique, identification information, or a profile database.

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5. (previously presented) The system of claim 42, where the payment processing system includes a transaction database that records information about the transfer of the funds.

6. (previously presented) The system of claim 42, where the wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, or a distributed network access device.

7. (canceled)

8. (previously presented) The system of claim 42, where the profile associated with the user further comprises user information, and where the user information comprises at least one of personal information about the user including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address or a wireless phone number.

9. (previously presented) The system of claim 42, where the payment processing system includes a security device that monitors passwords, encrypts information, or monitors user information.

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10. (canceled)

11. (canceled)

12. (previously presented) The method of claim 43, further comprising determining a payee profile.

13. (previously presented) The method of claim 43, where the profile associated with the user comprises at least one of financial information, device information, security information, historical information, transaction information, or authorized recipient information.

14. (previously presented) The method of claim 12, where the payee profile is based on the information relating to the second account associated with the payee.

15. (previously presented) The method of claim 43, further comprising recording information about the transfer of funds.

16. (previously presented) The method of claim 43, where the wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device,

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a wireless telephone, an appliance, a refrigerator, a washing machine, or a distributed network access device.

17. (canceled)

18. (previously presented) The method of claim 43, where the profile associated with the user comprises at least one of personal information about the user including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address, or a wireless phone number.

19. (previously presented) The method of claim 43, further comprising at least one of monitoring passwords, encrypting information, or monitoring user information.

20. (canceled)

21. (canceled)

22. (previously presented) The computer-readable medium of claim 44, further-comprising one or more instruction for determining the profile associated with the user and a payee profile.

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23. (previously presented) The computer-readable medium of claim 22, where the profile associated with the user comprises at least one of financial information, device information, security information, historical information, transaction information, or authorized recipient information.

24. (previously presented) The computer-readable medium of claim 22, where the payee profile is based on the information relating to the second account associated with the payee.

25. (previously presented) The computer-readable medium of claim 44, further comprising one or more instructions for recording information about the transfer of the funds.

26. (previously presented) The computer-readable medium of claim 44, where the wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, or a distributed network access device.

27. (canceled)

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28. (previously presented) The computer-readable medium of claim 44, where the transaction information comprises at least one of personal information about the user including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address, or a wireless phone number.

29. (previously presented) The computer-readable medium of claim 44, further-comprising one or more instructions for at least one of monitoring passwords, encrypting information, or monitoring user information.

30. (canceled)

31. (canceled)

32. (previously presented) The network device of claim 45, further comprising a profile determination device that determines the profile of the payer and a payee profile.

33. (previously presented) The network device of claim 32, where the profile of the payer comprises at least one of financial information, device information, security information, historical information, transaction information, or authorized recipient information.

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34. (previously presented) The network device of claim 32, where the profile determination device determines the payee profile based on the information relating to the second account associated with the payee.

35. (previously presented) The network device of claim 45, further comprising a transaction database that records information about the transfer of the funds.

36. (previously presented) The network device of claim 45, where the device includes at least one of a household appliance, a television, a vending machine, a refrigerator, a washing machine, a heater, an air conditioner, or a refrigerator.

37. (canceled)

38. (previously presented) The network device of claim 45, where the monetary transaction information that comprises at least one of personal information about the payer including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address, or a wireless phone number.

39. (previously presented) The network device of claim 45, further comprising a security device that at least one of monitors passwords, encrypts information, or monitors payer information.

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40. (canceled)

41. (previously presented) The network device of claim 45, where the device identification information comprises one or more of a serial number, an electronic number identifier, or the IP address associated with the device.

42. (currently amended) A monetary transaction system comprising:
a payment processing system to:

associate a profile with a user, the profile including security information, historical information, and at least one of financial information, device information, transaction information, or authorized recipient information,

receive, from a wireless device associated with the, a request for a monetary transaction,

identify, in response to receiving the request for the monetary transaction, the profile associated with the user,

receive, from the wireless device, information identifying a payee and information identifying an amount, of the monetary transaction,

verify identification information of the wireless device based on an Internet Protocol (IP) address associated with the wireless device and one or more IP addresses, of one or more devices associated with the user, included in the identified profile,

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determine, in response to receiving the information identifying the amount, whether sufficient funds exist in a first account associated with the user, whether the first account has been disabled, and whether a previous fraudulent activity ~~[[or]]~~ of a user has been detected,

determine, in response to receiving the information identifying the payee, whether a profile associated with the payee exists, the profile associated with the payee including information identifying a second account associated with the payee,

request the profile associated with the payee when the profile associated with the payee does not exist,

transfer funds between the first account and the second account, based on the information identifying the amount, and based on determining whether sufficient funds exist in ~~[[a]]~~ the first account associated with the user, whether the first account has been disabled, and whether a previous fraudulent activity ~~[[or]]~~ of a user has been detected, and

send, in response to transferring the funds, a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

43. (previously presented) A method for performing a monetary transaction, the method comprising:

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identifying, by a server device, a profile associated with a user, in response to receiving a request for a monetary transaction from a wireless device associated with the user;

receiving, at the server device and from the wireless device, in response to identifying the profile associated with the user, payee identification information, and amount information, associated with the monetary transaction;

verifying, by the server device, identification information associated with the wireless device based on an Internet Protocol (IP) address associated with the wireless device and at least one IP address, of one or more devices associated with the user, included in the identified profile;

identifying, by the server device, a first account associated with the user based on the identified profile;

determining, by the server device and based on the identified first account, whether a previous fraudulent activity has been detected for the identified first account, and at least one of whether the identified first account has been disabled, or whether sufficient funds exist in the identified first account;

prompting, by the server device, a payee device associated with the payee, for information relating to a second account associated with the payee, based on the payee identification information; and

transferring, by the server device, funds between the identified first account and the second account, based on the amount information, the verified identification information associated with the wireless device, and the determining.

44. (currently amended) A tangible computer-readable medium containing instructions for controlling at least one processor to perform a method for conducting a monetary transaction, the tangible computer-readable medium comprising:

- one or more instructions for receiving transaction information from a wireless device associated with a user, where the transaction information includes payee identification information, a profile associated with the user, and amount information;

- one or more instructions for verifying information identifying the wireless device, based on an Internet Protocol (IP) address of the wireless device and at least one IP address, of at least one device associated with the user, included in the profile,

- one or more instructions for identifying a first account associated with the user based on the transaction information;

- one or more instructions for determining whether sufficient funds exist in the identified first account, whether the identified first account has been disabled, and whether a previous fraudulent activity ~~[[or]]~~ of a user has been detected for the first account,

- one or more instructions for prompting a payee device associated with the payee, for information relating to a second account associated with the payee, based on the transaction information; and

one or more instructions for transferring funds between the first account and the second account, based on the transaction information, the verified information identifying the wireless device, and the determining.

45. (currently amended) A network device comprising:

a first component to receive monetary transaction information from a device associated with a payer, the monetary transaction information including at least payee identification information, user information, device identification information associated with the device, and amount information;

a second component to verify the device identification information, based on an Internet Protocol (IP) address associated with the device and one or more IP addresses, of one or more devices associated with a payer, included in a profile of the payer,

where the profile is identified based on the received monetary transaction information;

a third component to identify a first account associated with the payer and a second account associated with a payee, based on the received monetary transaction information;

a fourth component to determine whether sufficient funds exist in the identified first account, and at least one of whether the identified first account has been disabled, or whether a previous fraudulent activity ~~[[or]]~~ of a user has been detected for the first account;

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a fifth component to transfer funds between the first account and the second account, based on the amount information and the fourth component; and

a sixth component to notify a wireless device associated with the payer of the transfer of funds, the notification including an itemization of goods or services associated with the transfer.

46. (previously presented) The system of claim 42, where the security information includes fraud related information associated with the first account and password information, and where the historical information includes historical transaction information, historical spending information, and historical purchase information.

ALLOWABLE SUBJECT MATTER

4. Claims 2, 4-6, 8-9, 12-16, 18-19, 22-26, 28-29, 32-36, 38-39 and 41-46 are pending and allowed.

5. The following is an examiner's statement of reasons for allowance:

The closest prior art of Sacks (US 2002/0016765 A1) teaches handling a payment between a buyer/payor to a seller/payee at a third-party site. The buyer is redirected from the seller to the third-party payment processor to process payment for an electronic transaction. Details of the transaction may be received with the buyer's connection. The buyer may be electrically disconnected from the seller to prevent financial or private data from being passed to the seller. The third-party payment processor establishes an account for the buyer if the buyer does not have an account. The buyer's account may be funded by a credit card, debit card or bank account, and may be identified with an electronic mail address. The third-party payment processor transfers payment from the buyer to the seller. The buyer may be redirected to the seller after completion or cancellation of the payments.

In regarding to independent claims 42-45, Sacks taken either individually or in combination with other prior art of record fails to teach or render obvious verifying identification information of the wireless device based on an Internet Protocol (IP) address associated with the wireless device and one or more IP addresses, of one or more devices associated with the user, included in the identified profile.

6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

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accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Inquire

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mary Cheung whose telephone number is (571)-272-6705. The examiner can normally be reached on Monday – Thursday from 10:00 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (571) 272-6712.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

The fax phone numbers for the organization where this application or proceedings is assigned are as follows:

(571) 273-8300 (Official Communications; including After Final
Communications labeled "BOX AF")

(571) 273-6705 (Draft Communications)

/Mary Cheung/
Primary Examiner, Art Unit 3694
July 3, 2010